

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708545
Filing Date	2004-03-10
First Named Inventor	David Bonalle
Art Unit	3687
Examiner Name	Frenel, Vanel
Attorney Docket Number	54022.1200

U.S.PATENTS							Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1						

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S.PATENT APPLICATION PUBLICATIONS							Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1						

If you wish to add additional U.S. Published Application citation information please click the Add button.

Add

FOREIGN PATENT DOCUMENTS							Remove	
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

Add

NON-PATENT LITERATURE DOCUMENTS							Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.					T ⁵

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708545
Filing Date	2004-03-10
First Named Inventor	David Bonalle
Art Unit	3687
Examiner Name	Frenel, Vanel
Attorney Docket Number	54022.1200

1	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
2	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper.	<input type="checkbox"/>
3	"RFID Take Priority With Wal-Mart", by DocMemory, http://www.simmtester.com/page/news/shownews.asp?num=6550 , 02/09/2004, 2 pages	<input type="checkbox"/>
4	"Microsoft, IBM and Phillips Test RFID Technology", by Rohde, IDG New Service, http://www.computerweekly.com/Article127889.htm , 02/09/2004, 3 pages	<input type="checkbox"/>
5	"PowerPay RFID Payment and Marketing Solution Speeds Purchases at Seahawks Stadium with Technology from Texas Instruments", http://www.powerpayit.com/news/Seahawks_pr.html , 02/09/2004, 2 pages	<input type="checkbox"/>
6	DERFLER, "How Networks Work," Bestseller Edition 1996, Ziff-Davis Press, Emeryville, CA, all pages	<input type="checkbox"/>
7	WHITE, "How Computers Work," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>
8	GRALIA, "How the Internet Works," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>
9	MULLER, "Desktop Encyclopedia of the Internet," 1999, Artech House Inc., Norwood, MA, all pages	<input type="checkbox"/>
10	"The Bank Credit Card Business," American Bankers Association, 1996, all pages	<input type="checkbox"/>
11	MENEZES, et al., "Handbook of Applied Cryptography," 1997, CRC Press, Chapter 10	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708545
Filing Date	2004-03-10
First Named Inventor	David Bonalle
Art Unit	3687
Examiner Name	Frenel, Vanel
Attorney Docket Number	54022.1200

12	Provisional application serial number 60/395,606, filed on July 15, 2002	<input type="checkbox"/>
13	"Credit Card Offer Travelers New Benefit," PR Newswire, 08/05/1987	<input type="checkbox"/>
14	"Inside's Next Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology," RFID Journal, 10/29/2002	<input type="checkbox"/>
15	"New Evidence about Positive Three-Tier Co-Pay Performance Presented at Express Scripts 2000 Outcomes Conference," PR Newswire Association, Inc., 06/26/2000	<input type="checkbox"/>
16	"Prestige Credit Cards: Those Pricey Plastics," Changing Times, 04/1986	<input type="checkbox"/>
17	"Shell Introduces Optional Credit Card," The Associated Press, 09/03/1985	<input type="checkbox"/>
18	"Shell Introducing Expanded 'Signature' Credit Card," Tulsa Business Chronicle, 09/05/1985	<input type="checkbox"/>
19	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card," Business Wire, 09/03/1985	<input type="checkbox"/>
20	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All of its Credit Cards," PR Newswire, 12/18/1986	<input type="checkbox"/>
21	CAREY, Gordon, "Multi-tier Copay," Pharmaceutical Executive, 02/2000	<input type="checkbox"/>
22	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708545
Filing Date	2004-03-10
First Named Inventor	David Bonalle
Art Unit	3687
Examiner Name	Frenel, Vanel
Attorney Docket Number	54022.1200

23	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce," USENIX Oakland, CA, 11/18/1996	<input type="checkbox"/>
24	GOLDWASSER, Joan, "Best of the Cash-Back Cards," Kiplinger's Personal Finance Magazine, 04/1999	<input type="checkbox"/>
25	KUNTZ, Mary, "Credit Cards as Good as Gold," Forbes, 11/04/1985	<input type="checkbox"/>
26	LAHEY, Liam, "Microsoft Bolsters Rebate Structure," Computer Dealer News, 02/08/2002	<input type="checkbox"/>
27	LAMOND, "Credit Card Transactions Real World and Online," Copyright 1996	<input type="checkbox"/>
28	NYMAN, Judy, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer," The Toronto Star, Final Edition, 03/25/1986	<input type="checkbox"/>
29	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
30	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
31	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
32	Non-Final Office Action issued 4/20/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
33	Final Office Action issued 9/8/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708545
Filing Date	2004-03-10
First Named Inventor	David Bonalle
Art Unit	3687
Examiner Name	Frenel, Vanel
Attorney Docket Number	54022.1200

34	Advisory Action issued 11/10/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
35	Non-Final Office Action issued 1/18/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
36	Final Office Action issued 9/25/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
37	Notice of Allowance issued 2/2/2007 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
38	Examiner's Report dated 10/5/2006 for AU2002318293	<input type="checkbox"/>
39	Office Action dated 6/28/2007 in CA 2,452,351	<input type="checkbox"/>
40	Office Action dated 4/25/2008 in CA 2,452,351	<input type="checkbox"/>
41	Supplemental Search Report dated 11/16/2004 for EP02748120.9	<input type="checkbox"/>
42	Examination Report dated 3/8/2005 for EP02748120.9	<input type="checkbox"/>
43	Examination Report dated 2/8/2006 for EP02748120.9	<input type="checkbox"/>
44	Examination Report dated 10/24/2007 for EP02748120.9	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708545
Filing Date	2004-03-10
First Named Inventor	David Bonalle
Art Unit	3687
Examiner Name	Frenel, Vanel
Attorney Docket Number	54022.1200

	45	Office Action dated 3/9/2006 in JP2003-513257	<input type="checkbox"/>
	46	Office Action dated 10/20/2006 in JP2003-513257	<input type="checkbox"/>
	47	Office Action dated 8/1/2007 in JP2003-513257	<input type="checkbox"/>
	48	Office Action dated 1/29/2008 in JP2003-513257	<input type="checkbox"/>
	49	Office Action dated 7/11/2007 for MX PA/a/2004/000253	<input type="checkbox"/>
	50	Office Action dated 1/27/2005 in NZ530497	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.